

Serial No.: 09/939,947

**REMARKS**

Claims 1 -19 and 23 are pending in the application. Favorable reconsideration of the application, as amended, is respectfully requested.

**I. REJECTION OF CLAIMS UNDER 35 USC § 103**

Claims 1 -19 and 23 stand rejected under 35 USC 103 as being unpatentable over US Patent 6,578,015 to Haseltine in view of US Published Application 2001/0051919 to Mason.

**General Discuss of Haseltine**

The Examiner has disagreed with the applicant's assertion that Haseltine does not teach presentation of billing data to the payer client in a predetermined document format corresponding to the payer client.

The Examiner interprets the applicant's claim limitation as presentation of bills to the payer client in a particular document format for the specific client – while selection of the format may still remain within the control of the biller, the format is selected by the biller based on a specific customer.

The applicant respectfully asserts that the Examiner's interpretation of the applicant's claim limitation as encompassing a customer specific document format within the control of the biller is inconsistent with the context in which the claim limitation is utilized in the applicant's claimed invention (e.g. where the payer specific document format is for the response document comprising response data - which is specifically defined to include bills from multiple biller clients for the particular payer client).

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For purposes of further clarification, the applicant has amended claims 1 and 16 to specifically indicated that the document format is selected by the payer.

**Claims 2-15, 17-19, and 23**

Each of claims 2-15, 17-19, and 23 depend from one of independent claims 1 or 16 and therefore can be distinguished over Haseltine, Mason and the other art of record for the same reasons. Further, the additional elements and or steps recited in such claims further distinguish such claims over Haseltine, Mason and the other art of record.

**II. CONCLUSION**

Accordingly, claims 1-19 and 23 are believed to be allowable and the application is believed to be in condition for allowance. A prompt action to such end is earnestly solicited.

Should the Examiner feel that a telephone interview would be helpful to facilitate favorable prosecution of the above-identified application, the Examiner is invited to contact the undersigned at the telephone number provided below.

Respectfully submitted,

  
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DATE: 1-4-08

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